# IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF MICHIGAN

DAVID PARSONS,	) Case No.: 1:15-cv-11446
Plaintiff, v.	) ) Hon.
GC SERVICES LIMITED PARTNERSHIP,	)
Defendant.	)
	, )

### **COMPLAINT**

NOW COMES Plaintiff, DAVID PARSONS ("Plaintiff"), through his attorneys, KROHN & MOSS, LTD., and hereby alleges the following against Defendant, GC SERVICES LIMITED PARTNERSHIP ("Defendant"):

## **INTRODUCTION**

1. This action is brought by Plaintiff pursuant to the Fair Debt Collection Practices Act ("FDCPA"), 15 U.S.C. § 1692 *et seq.*, and Mich. Comp. Laws § 445.251-258.

# JURISDICTION and VENUE

- 2. Jurisdiction of this court arises pursuant to 28 U.S.C. § 1331, 28 U.S.C. § 1337 and 15 U.S.C. § 1692k(d).
- 3. Venue is proper pursuant to 28 U.S.C. § 1391(b)(2) as the conduct giving rise to this action occurred in this district as Plaintiff resides in this district and Defendant transacts business in this district.

#### **PARTIES**

4. Plaintiff is a natural person at times relevant residing in Lapeer County in Clifford, Michigan

- 5. Plaintiff owes or allegedly owes a debt as that term is defined by 15 U.S.C. § 1692a(5) and Mich. Comp. Laws § 445.251(a) and is a consumer as that term is defined by 15 U.S.C. § 1692a(3) and Mich. Comp. Laws § 445.251(d).
- 6. Defendant is a business entity incorporated in Delaware with an office located at 6330 Gulfton St., Houston, Texas 77081.
- 7. Defendant, in the ordinary course of business, regularly, on behalf of itself or others, engages in debt collection and is a debt collector as that term is defined by 15 U.S.C. § 1692a(6) and/or a collection agency as that term is defined by Mich. Comp. Laws § 445.251(b).
- 8. Defendant acted through its agents, employees, officers, members, directors, heirs, successors, assigns, principals, trustees, sureties, subrogees, representatives, and insurers.

## **FACTUAL ALLEGATIONS**

- 9. Prior to the filing of this action, an account was placed with Defendant to collect funds from Plaintiff which were alleged to be owed and past due ("debt").
  - 10. The debt arises from transactions on a credit card which were for personal use.
- 11. In connection with the collection of the debt, Defendant places telephone calls to Plaintiff.
- 12. On or about January 13, 2015, placed a telephone call to Plaintiff and left the following message:

Hello this message is for David Parsons, my name is Brittany Green, I would appreciate you calling me back. You can reach me at 866-391-0768 extension 5733. Thank you.

- 13. The Defendant placed the aforementioned call to try and collect the alleged debt from Plaintiff.
  - 14. Defendant did not, through its message, disclose Defendant's identity.

- 15. Defendant did not, through its message, state its name.
- 16. Defendant did not, through its message, state its agents' duties, role or position.
- 17. Defendant did not, through its message, state the nature of its business.
- 18. Defendant did not, through its message, disclose that it was a debt collector.
- 19. Defendant did not, through its message, disclose that the purpose of its call was to collect a debt.
- 20. Defendant, through its message, withheld its name to deceive Plaintiff as to Defendant's true identity.
- 21. Defendant, through its message, withheld the nature of its call to deceive Plaintiff as to Defendant's true purpose to collect funds from Plaintiff.

# COUNT I DEFENDANT VIOLATED THE FAIR DEBT COLLECTION PRACTICES ACT

- 22. Defendant violated the FDCPA based on the following:
  - a) Defendant violated § 1692d(6) of the FDCPA by failing to provide Plaintiff with its identity in its messages for Plaintiff; and
  - b) Defendant violated § 1692e(11) of the FDCPA by failing to disclose in its messages that it is a debt collector.

WHEREFORE, Plaintiff, DAVID PARSONS, respectfully requests judgment be entered against Defendant, GC SERVICES LIMITED PARTNERSHIP, for the following

- 23. Statutory damages of \$1,000.00 pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. 1692k;
- 24. Costs and reasonable attorneys' fees pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. 1692k, and
  - 25. Any other relief that this Honorable Court deems appropriate.

COUNT II
DEFENDANT VIOLATED MICH. COMP. LAWS § 445.251-258

26. Defendant violated Mich. Comp. Laws § 445.252(e) by concealing or not

revealing the purpose of a communication when it is made in connection with collecting a debt.

27. Defendant violated Mich. Comp. Laws § 445.252(g) by communicating with

Plaintiff without accurately disclosing its identity.

WHEREFORE, Plaintiff, DAVID PARSONS, respectfully requests judgment be entered

against Defendant, GC SERVICES LIMITED PARTNERSHIP, for the following

28. Statutory damages of \$50.00 pursuant to Mich. Comp. Laws § 445.257(2);

29. Statutory damages of \$150.00 pursuant to Mich. Comp. Laws § 445.257(2) if the

Court finds Defendant's violation(s) was willful;

30. Reasonable attorneys' fees and court costs pursuant to t Mich. Comp. Laws §

445.257(2); and

31. Any other relief that this Honorable Court deems appropriate

Respectfully submitted,

Dated: April 21, 2015 /s/ Adam T. Hill

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